

REMARKS/ARGUMENTS

Favorable reconsideration of this application, as presently amended and in light of the following discussion, is respectfully requested.

Claims 1-24 are pending in the present application. Claim 1-4 and 6-24 have been amended by the current amendment in order to clarify the invention. No new matter has been added.

In the outstanding Office Action, Claims 1-20 were rejected under 35 U.S.C. § 112, second paragraph, as indefinite; claims 3, 8, 10, and 12 were objected to; and Claims 1-24 were rejected under 35 U.S.C. § 103(a) as unpatentable over Powers (U.S. Patent No. 5,956,691, herein "Powers") in view of Tyler et al. (U.S. Patent No. 5,523,942, herein "Tyler").

With regard to the rejection of Claims 1-20 under 35 U.S.C. § 112, second paragraph, Applicants have amended claim 1 to clarify that it is directed to a system and not an apparatus. Claims 9-20 have been amended to clarify that those claims are directed to a system including, among other things, a server apparatus and a plurality of nodes. In view of the amendment to claim 19, Applicants respectfully submit that it is clear that the outputting means recited by claim 19 is the outputting means of the server apparatus recited in independent claim 9. Accordingly, Applicants respectfully request the withdrawal of the rejection of Claims 1-20 under 35 U.S.C. § 112, second paragraph.

In response to the objection to 3, 8, 10, and 12, Applicants have amended those claims, among others, to address grammatical errors. Consequently, no further objection with regard to the claims is anticipated.

Briefly recapitulating, the present invention (Claim 1) is directed to an insurance design service providing system including, among other things, a server apparatus and a plurality of nodes. Each of the nodes is configured to download an insurance fee calculation

module, a data storage calling module, and a graph drawing module from the server apparatus via an arbitrary communication network in order to provide the insurance design service in lieu of having the server perform those processes. That is, by way of non-limiting example, computation of an insurance fee can be carried out by the fee calculation module downloaded to a node 40 from a web server 10 via a communication network 30. See Figure 1 of the Specification. Consequently, a processing load of the server apparatus 10 is reduced. Further, the present invention defines a data storage calling module configured to be executed by the nodes in order to communicate with a database management module executed by the server apparatus. As a consequence of this configuration, the security of a database managed by the database management module is increased.

In contrast thereto, Powers describes an apparatus for dynamically displaying future values of a life insurance policy data in graphical format. However, Powers fails to disclose or suggest all of the limitations recited in Claim 1 as currently written. Specifically, Powers does not disclose or suggest a plurality of nodes each configured to download an insurance fee calculation module, a data storage calling module and a graph drawing module from the server apparatus via the arbitrary communication network. The official action asserts that the plurality of devices/components of Figure 1 constitute nodes. Applicants respectfully traverse. Devices illustrated in Figure 1 including the memory, the keyboard, etc. are not configured to download an insurance fee calculation module, a data storage calling module and a graph drawing module from the server apparatus via the arbitrary communication network. That is, the computer illustrated in Figure 1 is not used in conjunction with a server apparatus to reduce the processing load of the server apparatus.

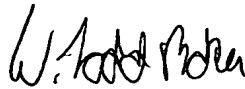
The official action concedes that Powers does not expressly disclose calculating information regarding surrender values. Applicants agree. However, the official action further asserts that Tyler remedies this deficiency. In response, Applicants submit that Tyler

is limited to a stand-alone computer and thus fails to address the module downloading feature of the present invention. Consequently, Powers is not believed to anticipate the subject matter defined by Claim 1 when considered alone or in combination with Tyler. Although of differing scope and/or statutory class, it is respectfully submitted that each of the other pending Claims 2-24, as amended, also patentably define over Powers for substantially the same reasons as discussed above with regard to amended Claim 1.

As no other issues are believed to be pending in this application, the present application is believed to be in condition for formal allowance and an early and favorable action is therefore requested.

Respectfully submitted,

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